

FILED: August 25, 2025

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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No. 23-2057  
(1:23-cv-00794-MSN-JFA)

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CHRISTEL JOHNSON

Plaintiff - Appellant

v.

NAVY FEDERAL CREDIT UNION

Defendant - Appellee

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J U D G M E N T

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In accordance with the decision of this court, the judgment of the district court is affirmed.

This judgment shall take effect upon issuance of this court's mandate in accordance with [Fed. R. App. P. 41](#).

/s/ NWAMAKA ANOWI, CLERK